

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Lawrence J. Santos  
 Judy A. Santos  
 Debtors

Case No. 12-18525-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db/jdb  
 smg +Lawrence J. Santos, Judy A. Santos, 146 Charles St., Easton, PA 18042-6209  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 12861701 +BANK OF AMERICA, N.A., JOSHUA ISAAC GOLDMAN, KML Law Group, P.C., 701 Market Street,  
 Suite 5000, Philadelphia, PA 19106-1541  
 12853536 Bank Of America, N.A., P.O. Box 650070, Dallas, TX 75265-0070  
 12963255 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 12961743 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 12853537 Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642  
 12853539 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citi Cards, P.O. Box 183082, Columbus, OH 43218)  
 12853538 Chase Card Services, PO Box 94014, Palantine, IL 60094-4014  
 14166162 +Ditech Financial LLC, KML Law Group, P.C., 710 Market St, Suite 5000,  
 Philadelphia, PA 19106-2312  
 13096962 +Kevin K. Kercher, Esquire, 881 Third Street, Suite #C-2, Whitehall, PA 18052-5930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2018 02:34:09  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 25 2018 02:34:40 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/Text: bankruptcy.bnc@ditech.com Oct 25 2018 02:34:02 Green Tree Servicing LLC,  
 PO Box 0049, Palatine, IL 60055-0049  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 25 2018 02:50:31  
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr +E-mail/Text: bkdepartment@rtresolutions.com Oct 25 2018 02:34:34  
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, TX 75247-4029  
 12872451 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 25 2018 02:50:55  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941  
 13067496 E-mail/Text: bankruptcy.bnc@ditech.com Oct 25 2018 02:34:02 Green Tree Servicing LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 12853540 E-mail/Text: bankruptcy.bnc@ditech.com Oct 25 2018 02:34:02 Greentree, PO Box 94710,  
 Palantine, IL 60094-4710  
 12853542 E-mail/Text: notices@ircocu.com Oct 25 2018 02:34:54 IRCO Federal Credit Union,  
 PO Box 188, Phillipsburg, NJ 08865  
 12929920 +E-mail/Text: notices@ircocu.com Oct 25 2018 02:34:54 IRCO Community Federal Credit Union,  
 450 Hillcrest Blvd., Phillipsburg, NJ 08865-1527  
 12908893 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Oct 25 2018 02:34:35 Jefferson Capital Systems LLC,  
 PO BOX 7999, SAINT CLOUD MN 56302-9617  
 12934218 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 25 2018 02:50:31 Midland Funding LLC,  
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
 12993124 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 25 2018 02:37:17  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
 12879038 E-mail/PDF: rmscedi@recoverycorp.com Oct 25 2018 02:37:43 Portfolio Investments II LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 12926209 E-mail/Text: bnc-quantum@quantum3group.com Oct 25 2018 02:34:05  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14118679 +E-mail/Text: bkdepartment@rtresolutions.com Oct 25 2018 02:34:34  
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
 Dallas, Texas 75247-4029  
 12870987 E-mail/PDF: rmscedi@recoverycorp.com Oct 25 2018 02:37:19  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 12853543 E-mail/PDF: gecscedi@recoverycorp.com Oct 25 2018 02:36:59 Sam's Club Discover,  
 PO Box 960013, Orlando, FL 32896-0013

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Portfolio Investments II LLC, c/o Recovery Management Systems Corporat,  
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 12853541\* +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot Credit Services, P.O. Box 182676,  
 Columbus, OH 43218-2676)

TOTALS: 0, \* 2, ## 0

District/off: 0313-4

User: Lisa  
Form ID: 138NEW

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2018 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
KEVIN K. KERCHER on behalf of Debtor Lawrence J. Santos kevinkk@kercherlaw.com  
KEVIN K. KERCHER on behalf of Joint Debtor Judy A. Santos kevinkk@kercherlaw.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
REBECCA ANN SOLARZ on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trusteel3.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Lawrence J. Santos and Judy A. Santos  
Debtor(s)

Bankruptcy No: 12-18525-ref  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

400 Washington Street  
Suite 300  
Reading, PA 19601

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/24/18